

Sample Super k

Retirement Plan Study

Plan Year Ending December 31, 2007

Fox & Lalonde, LLC

Plan Consulting, Design & Administration

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Super 401k Retirement Plan								Traditional 401k Profit Sharing			Traditional 401k Profit Sharing		
Name	Age	Date of Hire	Annual 415 Comp	401(k)	Profit Sharing	Super k Add-on	Total Contribution	401 (k)	Profit Sharing	Total Contribution	401 (k)	Profit Sharing	Total Contribution
2 Shareholders													
GJ	46	1/1/07	\$ 225,000	\$ 15,500	\$ 13,500	\$ 182,940	\$ 211,940	\$ 15,500	\$ 6,750	\$ 22,250	\$ 15,500	\$ 29,500	\$ 45,000
KB	54	1/1/07	225,000	20,500	13,500	182,940	\$ 216,940	20,500	6,750	27,250	20,500	29,500	50,000
Subtotals			\$ 450,000	\$ 36,000	\$ 27,000	\$ 365,880	\$ 428,880	\$36,000	\$13,500	\$49,500	\$36,000	\$59,000	\$95,000
Additional Allowable Contributions								Profit Sharing Rate 3%			Profit Sharing Rate 13.11%		
AC	36		\$ 50,000		\$ 3,000	\$ 6,000	\$ 9,000		1,500	1,500		6,555	6,555
DB	31		35,000		2,100	4,800	\$ 6,900		1,050	1,050		4,589	4,589
Subtotals				\$ 0	\$ 5,100	\$ 10,800	\$ 15,900	0	2,550	\$2,550	0	11,144	11,144
Grand Totals				\$ 36,000	\$ 32,100	\$ 376,680	\$ 444,780	\$ 36,000	\$ 16,050	\$ 52,050	\$ 36,000	\$ 70,144	\$ 106,144
Percent to Shareholders							96.4%			95.1%			89.5%

This study compares the contributions of a Super 401k™ to a Traditional 3% Safe Harbor Profit Sharing and a Profit Sharing Plan giving the maximum 415 contribution to Shareholders.

401k contributions are employee contributions not employer. Super k Additional Allowable Contributions/accounts include: 1) a \$37,000 post-retirement medical account (tax free reimbursements), and 2) a life insurance add-on factor.

Super 401k™

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